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*Admitted only in Maryland
*Admitted only in Virginia
•Practice Limited to
Federal Agencies

February 17, 2004

WRITER'S DIRECT NUMBER:
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INTERNET ADDRESS:
MLEE@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent No. 6,076,072; Issue Date: June 13, 2000
(from: Appl. No. 08/834,240; Filed: April 15, 1997)

For: **Method and Apparatus for Preparing Client Communications
Involving Financial Products and Services**

Inventor: Richard Marc Libman
Our Ref: 2176.0010001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Request For Certificate Of Correction Under 37 C.F.R. § 1.322 For Office Mistake;
2. Exhibit 1 to the Request - a copy of the transmittal letter (totaling 2 pages) and Appendices 1-2 (totaling 4 pages) as originally-filed with the above-captioned application on April 15, 1997;
3. Form PTO-1050 Certificate of Correction;
4. Formalized Appendices 1 and 2, consisting of six (6) pages; and
5. One return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
February 17, 2004
Page 2

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,


STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michael Q. Lee
Attorney for Patentee
Registration No. 35,239

MQL/sjc
230315_1.DOC



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent of:

Richard Marc Libman

Patent. No.: 6,076,072

Issued: June 13, 2000

**For: Method and Apparatus for
Preparing Client Communications
Involving Financial Products and
Services**

Confirmation No.: 3585

Art Unit: 2761

Examiner: Alvarez, R.

Atty. Docket: 2176.0010001

**Request for Certificate of Correction
Under 37 C.F.R. § 1.322**

Attn: Mail Stop COC

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

It is hereby requested that a Certificate of Correction under 37 C.F.R. § 1.322 be issued for the above-captioned United States Patent. This Certificate of Correction is being requested due to mistakes which appear in the printed patent. These mistakes were made by the U.S. Patent and Trademark Office.

Specifically, the printed patent contains the following errors for which a Certificate of Correction is respectfully requested:

In Column 29, after line 42, the 6 pages of Appendices attached to the enclosed Form PTO-1050 should be inserted. These 6 pages of Appendices are a formalized version of the 4 pages of Appendices filed with the original application. A copy of the

originally filed transmittal letter and a copy of the originally filed Appendices are enclosed as Exhibit 1.

Remarks

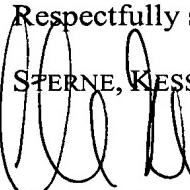
The above-noted corrections do not involve such changes in the patent as would constitute new matter or would require reexamination.

A completed Form PTO-1050 accompanies this request, with the above-noted corrections printed thereon. Accordingly, a Certificate of Correction is believed proper and issuance thereof is respectfully requested.

This request is accompanied by payment of the fee set forth in 37 C.F.R. § 1.20(a). The Commissioner is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.


Michael Q. Lee
Attorney for Patentee
Registration No. 35,239

Date: 2/17/2004

1100 New York Avenue, N.W.
Washington, D.C. 20005-3934
(202) 371-2600

228,823v1

23 FEB 2004

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

NMR
PATENT NO: 6,076,072

Page 1 of 7

DATED: June 13, 2000

INVENTOR: Richard Marc Libman

It is certified that an error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below.

Column 29

After line 42, please insert the attached 6 pages of Appendices.

MKR
Column 35, line 31, change "instance" to -- insurance --,

Note Column 35, line 65, change "tern" to -- term --.

MAILING ADDRESS OF SENDER:

PATENT NO. 6,076,072

Sterne, Kessler, Goldstein & Fox P.L.L.C.
1100 New York Avenue, N.W.
Washington, DC 20005-3934

No. of additional copies
→ -1

This collection of information is required by 37 CFR 1.322, 1.323 and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you are required to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,076,072
DATED : June 13, 2000
INVENTOR(S) : Richard Marc Libman

Page 1 of 7

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 29.

Line 42, please insert the attached 6 pages of Appendices.

Column 35.

Line 31, change "instance" to -- insurance --.

Line 65, change "tern" to -- term --.

Signed and Sealed this

Tenth Day of May, 2005



JON W. DUDAS
Director of the United States Patent and Trademark Office

APPENDIX 1A

SEC. 1

To: [REDACTED]
 From: XYZ Insurance Agency
 RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: [REDACTED]
 Co-Mortgagor: [REDACTED]
 Loan #: [REDACTED]
 Loan Amount: [REDACTED]

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your [REDACTED] mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

PLAN A*
Death Protection
Select One:
<input type="checkbox"/> 1/2 of mortgage payments
Monthly Cost: [REDACTED]
<input type="checkbox"/> 1/3 of mortgage payments
Monthly Cost: [REDACTED]
Upon the death of [REDACTED], provides the family with money equal to [REDACTED] annual mortgage payments

PLAN B*
Death Protection
[REDACTED] Cost: [REDACTED]
Death Benefit: [REDACTED]
Provides money for the immediate payoff of your mortgage upon the death of [REDACTED]

PLAN C*
Death Protection
[REDACTED] Cost: [REDACTED]
Death Benefit: [REDACTED]
Provides money for the immediate payoff of your mortgage upon the death of [REDACTED] (whichever occurs first)

Please indicate your choice here, then, see instructions on reverse side.

Yes, I choose Plan... [REDACTED] [REDACTED]

I wish to be billed: [REDACTED] [REDACTED] (Automatic Checking Account Deduction)

* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your monthly cost will be [REDACTED] for [REDACTED] and [REDACTED] for Plan [REDACTED]. An extra [REDACTED] for [REDACTED]. For [REDACTED] if both parties use tobacco, the monthly cost will be [REDACTED]. If one uses tobacco and one does not the cost will be [REDACTED]. If one uses tobacco and one does not the cost will be [REDACTED]. Above prices are based on age(s) as of date of loan approval. Premiums are [REDACTED] and [REDACTED].

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APPENDIX 1B

Key

Type of Logic	Individualizations
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	20
<input type="checkbox"/> Word <input type="checkbox"/> Paragraph <input type="checkbox"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	25
<input checked="" type="checkbox"/> Actual Individualized Pricing	12
Total Front Page Individualizations	57

FRONT OF SALES COMMUNICATION

(duplex communication)

APPENDIX 1D

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	16
<input type="radio"/> Word <input type="radio"/> Paragraph <input type="radio"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	34
<input checked="" type="checkbox"/> Actual Individualized Pricing	46
Total Back Page Individualizations.....	96
Total Front & Back Individualizations	153

BACK OF SALES
COMMUNICATION

APPENDIX 2A

This is a PIGGYBACK™ offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer, the next two pages examine what goes into each individualized response letter.

The NEWCO® Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK® technology is protected by copyright and is patent pending. © ICA Insurance Marketing, Inc. 1997 All Rights Reserved

APPENDIX 2B

BEHIND THE SCENES OF EACH NEWCO™ SYSTEM OUTPUT

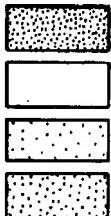
You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

NEWCO™ technology gives you the way to fine-tune each individual PIGGYBACK™ offer and each individual response letter with as much detail as you need to create a one to one marketing opportunity. The more you direct your offer to the individual bank customer, the better chance there is that your offer will be accepted.

The NEWCO™ system is the only system that can do this in volume.

Please use the following color codes as you review the next three pages. You will be amazed at the number of individual intelligent thought processes that automatically go into the creation of each PIGGYBACK™ offer, letter and, in fact, anything that the NEWCO™ system outputs.



- Personal prospect /customer information and demographics
Insurance company information
- Specific copy detail
- Plan design, and product specifics
Amount of coverage choices
Payment mode
- Actual product pricing individualization

Virtual Agent™

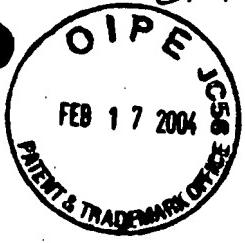
Virtual Agent™, the NEWCO™ system's trademarked "brain", thoroughly thinks through each individual logic choice and assigns the appropriate product type, amount of coverage, even wording to each and every individual bank customer offer, one offer at a time no matter how great the volume.

What cannot be seen here is that all of the individualization is based on the bank customer's own individual demographic profile. No two offers may be exactly alike because each NEWCO™ offer is individually crafted for the specific customer.

Now that is truly unique!

The following three pages will show you just how intelligently individualized PIGGYBACK™ offers and response letters delivered in unlimited mass volumes can be.





5060 NORTH 48TH STREET
SUITE 120
PHOENIX, ARIZONA 85018-2140

LAW OFFICES OF
STEPHEN T. SULLIVAN, P.C.

TELEPHONE: (602) 956-6161
FACSIMILE: (602) 956-6262

60047 U.S.PTO
08/834240
04/15/97
Barcode

April 15, 1997

VIA EXPRESS MAIL

BOX PATENT APPLICATION
Assistant Commissioner
for Patents
U.S. Patent and Trademark
Office
Washington, D.C. 20231

Re: Filing of New U.S. Patent Application
of Richard Marc Libman
Entitled "METHOD AND APPARATUS FOR PREPARING
CLIENT COMMUNICATIONS INVOLVING FINANCIAL
PRODUCTS AND SERVICES"
Our Ref.: 430-012

Dear Sir:

We hereby submit the following documents in connection with the filing of this new U.S. patent application entitled "METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES," inventor Richard Marc Libman:

1. Specification (57 pages) including claims (6 independent claims, 57 claims total) and Appendices 1 and 2 (3 pages, Appendix 2 being double sided);
2. Abstract (1 page);
3. Drawing sheets (18 sheets including Figs. 1-17);
4. Declaration and Power of Attorney executed by the inventor;
5. Verified Statement - Small Entity Status - Independent Inventor; and

Assistant Commissioner
for Patents

- 2 -

April 15, 1997

6. Check for \$ 912.00 to cover the filing fee, determined as follows:

— Basic Filing Fee:	\$ 385.00
— Independent claims in excess of 3:	
3 x \$ <u>40.00</u> each:	\$ 120.00
— Total claims in excess of 20:	
37 x \$ <u>11.00</u> each:	\$ 407.00
— Total fees:	\$ 912.00

Please accord this application a filing date and serial number.

Sincerely,



Stephen T. Sullivan
Reg. No. 32,444

STS/grg
Enclosures

To: John Smith
From: XYZ Insurance Agency
RE: Mortgage Life Insurance

Mortgagor: John Smith
Co-Mortgagor: Mary Smith
Loan #: 51884
Loan Amount: \$100,000

Page 3 of 4

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing Life Insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

Please review your three choices below. Based on your \$100,000 mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

See 2

PLAN A*	Critical Period Protection
Select One:	
<input type="checkbox"/> 3 years of mortgage payments	Monthly Cost: \$ 11.33
<input type="checkbox"/> 4 years of mortgage payments	Monthly Cost: \$ 14.32
Upon the death of John Smith, provides the family with money equal to 3 years or 4 years of mortgage payments	
PLAN B*	Full Protection
Monthly Cost: \$ 26.16	Death Benefit: \$100,000
Provides money for the immediate payoff of your mortgage upon the death of John Smith	
PLAN C*	Joint Protection
Monthly Cost: \$ 39.81	Death Benefit: \$100,000
Provides money for the immediate payoff of your mortgage upon the death of either John Smith or Mary Smith	

Please indicate your choice here; then, see instructions on reverse side.

Yes, I choose Plan... A (3 yrs.) A (4 yrs.) B C
I wish to be billed: Annually Monthly (Automatic Checking Account Deduction)

* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your monthly cost will be \$ 21.31 for Plan A (3 yr.), and \$ 26.97 for Plan A (4 yr.), and \$ 38.64 for Plan C. For Plan B, if both parties use tobacco, the monthly cost will be \$ 54.95. If John uses tobacco and Mary does not, the cost will be \$ 50. If Mary uses tobacco and John does not, the cost will be \$ 44.45. Above prices are based on age(s) as of date of loan approval; John is male age 40 and Mary is female age 37.

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Key

Type of Logic	Individualizations
Customer Information	20
Insurance Company Information	
Existing Product/Account Information	
Word	Unlimited
Paragraph	
Sentence	
Plan	
Product	
Amount of Coverage	
Payment Mode	
Underwriting	
Actual Individualized Pricing	12
Total Front Page Individualizations.....	57

FRONT OF SALES COMMUNICATION
(duplex communication)

APPENDIX 1

IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from time to time in the mail. The insurance being offered here is individual coverage for our new loan customers. Our individual policies have these advantages over most group mortgage life policies:

- Lower Cost ✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed. If you are in good health, why pay more?
- Because of the probability these days that most people will not stay in the same home for a full 30 year mortgage, our policies have shorter durations than 30 years. They are therefore less expensive.

- ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a costlier older age, every time a change is made.

- Level death benefits

The death benefit of these policies do not reduce as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan.

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for mortgage purposes only, if initially requested.

EXPLANATION OF EACH PLAN

Critical Period Protection - Plan A

Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 3 years or 4 years¹. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plans B or C.

Full Protection - Plan B

Provides insurance for the full mortgage loan amount on the life of John Smith. \$100,000 will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

Joint Protection - Plan C

Provides insurance for the full mortgage loan amount on each co-borrower. The \$100,000 benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her \$100,000 benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn incomes, this is, perhaps, the most sensible choice for you.

¹This applies except for Plan A.

²Based upon the loan interest rate and monthly mortgage payment at the time of loan.
All policies are underwritten by XYZ Life Insurance Company, Anytown, California. Plan A utilizes Form C120 (a 20 year level premium and level death benefit renewable term insurance policy). Plan B utilizes Form C120 (a 20 year level premium and level death benefit renewable term insurance policy). The death benefit under Plan A (3 yrs.) is \$36,800 and under Plan A (4 yrs.) is \$38,400.

HOW TO OBTAIN THIS COVERAGE

- ① CHOOSE: Select Plan A (3 or 4 year), B, or C by checking the box on the bottom of page 1.

FILL OUT:

For Plan A or B: John Smith fills out one of the enclosed applications answering all the questions (you may discard the second application).

For Plan C: John and Mary Smith each fill out one of the enclosed applications answering all the questions.

For Question 6A: Please indicate either Plan A (3 or 4 year), B, or C. Please disregard Question 6D.

SIGN:

For Plan A or B: John Smith signs next to the two (2) red x's at the bottom of the application.

For Plan C: John Smith signs next to the two red (2) x's at the bottom of his application and Mary Smith signs next to the two red (2) x's at the bottom of her application.

RETURN:

Return this letter and application(s) to us in the postage-paid envelope provided.

Please Note: If you select Plan B or C: To help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

QUESTIONS & ANSWERS

Q: Who is USA Savings & Loan Insurance Services?

A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.

Q: Why should I buy this product?

A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or children? Just call our toll-free line or fill in the following:

Name	Amount	Tobacco User	Birthday	Sex	Type of Life Insurance
John	\$ _____	□ N □ Y	_____-/-/-	□ F □ M	□ Permanent □ Term
	\$ _____	□ N □ Y	_____-/-/-	□ F □ M	□ Permanent □ Term

Call 1(800) 576-8273

- If you have any questions. • Need more information.
- Need help with the enclosed forms.

Sec 6

Individualizations

16

Key

Individualizations

16

Key</

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: John Smith

From: Bank USA Insurance Agency, Inc.

Re: A New Easy Way to Buy Low Cost Life Insurance

Did you know that as a customer at Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.

We are pleased and excited to present you and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.

And, since Bank USA Insurance Agency wants to make it easy for both you and Mary to obtain this coverage, we add an additional convenience...your premiums can be deducted automatically from your checking account at our Williamsbridge Branch.

John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.

Here are your Individually Calculated Monthly Prices

	For John			For Mary		
Death Benefit	\$100,000	\$150,000	\$200,000	\$75,000	\$100,000	\$150,000
10 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(If you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)
15 Year Guaranteed Term	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(if you use tobacco)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)	(\$0.00)

Applying for this insurance is EASY!!

Call - 24 hrs.
(800) 000-0000

There is NEVER an obligation on your part

Or

Fax this Page
(800) 000-0000

No cover page necessary
(see below)

Or

Branch Drop Off

Bring this page to your local branch office for processing your request below.

If Faxing or Branch Drop-off, please check your request below and circle the amount choice you wish above.

- To apply for Coverage
- For more information.

- For other quotes.
- For insurance for spouse.

Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by XYZ Life Insurance Company, Anytown, USA. Rates shown are policy forms Target 10, 15, or 20, standard non-tobacco, or Target Select 10, 15, or 20, preferred non-tobacco Class 2. Tobacco rates are based on standard tobacco for Target 10, 15, and 20, and on preferred tobacco Class 5 for Target Select 10, 15, and 20. Rates are based on John being male Age 54 and Mary being female Age 51. 123-56789012

The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.

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APPENDIX 2

BEHIND THE SCENES OF EACH NEWCO™ SYSTEM OUTPUT

You have just seen a sample of NEWCO™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous samples of NEWCO™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCO™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCO™ employs.

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The NEWCO™ system is the only system that can do this in volume.

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Personal prospect /customer information and demographics
Insurance company information

Specific copy detail

Plan design, and product specifics
Amount of coverage choices
Payment mode

Actual product pricing individualization

Virtual Agent™

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23 FEB 2004

APPENDIX 1A

SEC. 1

To: John Smith
From: XYZ Insurance Agency
RE: Mortgage Life Insurance

Page 3 of 4

Mortgagor: John Smith
Co-Mortgagor: Mary Smith
Loan #: 123456
Loan Amount: \$100,000

Congratulations! We have been informed that your mortgage loan has been approved. Now we have more good news for you.

As you can see below, you can choose one of three different mortgage protection plans utilizing life insurance, each one specifically designed for your loan. We give you the choice of selecting the particular type of coverage that best suits your individual needs.

At USA Savings & Loan Insurance Services, we take particular pride in providing our customers with superior products and services. Our mortgage protection plans, which we make available to you, are clear examples of this commitment.

SEC. 2

Please review your three choices below. Based on your \$100,000 mortgage loan, we feel certain that one is sure to meet your own specific needs and preferences.

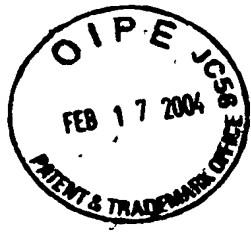
PLAN A*	PLAN B*	PLAN C*
Critical Period Protection	Full Protection	Death Protection
Select One:		
<input type="checkbox"/> 2 years of mortgage payments Monthly Cost: <u>\$115.50</u>	<input type="checkbox"/> 2 years Monthly Cost: <u>\$125.35</u>	<input type="checkbox"/> 2 years Monthly Cost: <u>\$138.01</u>
<input type="checkbox"/> 4 years of mortgage payments Monthly Cost: <u>\$231.00</u>	<input type="checkbox"/> Death Benefit: <u>\$100,000</u> Provides money for the immediate payoff of your mortgage upon the death of <u>John Smith</u>	<input type="checkbox"/> Death Benefit: <u>\$100,000</u> Provides money for the immediate payoff of your mortgage upon the death of <u>either John Smith or Mary Smith</u>
Upon the death of <u>John Smith</u> , provides the family with money equal to 2 years or 4 years of mortgage payments		

Please indicate your choice here, then, see instructions on reverse side.

Yes, I choose Plan...
I wish to be billed: Annual Monthly (Automatic Checking Account Deduction)

* See other side for a full description of this plan. All premiums above reflect standard, non-tobacco rates. If you use tobacco, your **Monthly Cost** will be \$124 for **Plan A**, \$142.40 for **Plan B**, and \$182.40 for **Plan C**. For **Plan A**, if both parties use tobacco, the **Monthly Cost** will be \$128. If **John** uses tobacco and **Mary** does not, the cost will be \$125. If **John** uses tobacco and **Mary** does not, the cost will be \$122. Above prices are based on age(s) as of date of loan approval. **John** is age 40 and **Mary** is age 38.

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APPENDIX 1B

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	20
<input type="radio"/> Word <input type="radio"/> Paragraph <input type="radio"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	25
<input checked="" type="checkbox"/> Actual Individualized Pricing	12
Total Front Page Individualizations.....	57

FRONT OF SALES COMMUNICATION

(duplex communication)



APPENDIX 1C

SEC. 3

IMPORTANT INFORMATION ABOUT THIS OFFER

Please do not mistake this offer for a Group Mortgage Life Insurance offer that you may have received from time to time in the mail. The insurance being offered here is individual coverage for our new loan customers. Our individual policies have these advantages over most group mortgage life policies:

- Lower Cost
 - ✓ Because you must qualify for this coverage individually, the cost of insurance is lower than if no qualification were needed. If you are in good health, why pay more?
 - ✓ Because of the probability these days that most people will not stay in the same home for a full 30 year mortgage, our policies have shorter durations than 30 years. They are therefore less expensive.
 - ✓ Because these policies can be kept active from loan to loan, no matter how often you change your loan, you do not have to re-buy a new mortgage life policy, at a costlier older age, every time a change is made.
- Level Death Benefits

The death benefit of these policies do not reduce as the mortgage loan decreases. Your beneficiary will have extra money available since, after a few years, the level death benefit will be larger than the outstanding loan.

The beneficiary may choose to use the money for any purpose, depending upon circumstances at time of claim. Or, if you desire, the death benefit may be used for marriage purposes only, if initially requested.

SEC. 4

EXPLANATION OF EACH PLAN

Critical Period Protection - Plan A

Provides coverage in an amount sufficient for your family to pay the monthly mortgage payments for your choice of 5 years or 10 years. This period is generally considered to be the most critical period for the family after the death of an income earner. The importance of Critical Period Protection centers on the ability of the family to remain in their home until a decision can be made as to future plans. This choice is a lower cost alternative to purchasing full loan balance insurance as in Plans B or C.

Full Protection - Plan B

Provides insurance for the full mortgage loan amount on the life of John [REDACTED] \$100,000 will be paid in full at the time of his death. If only one person's income is primarily responsible for loan payments, this may be the best choice for you.

Joint Protection - Plan C

Provides insurance for the full mortgage loan amount on each co-borrower. The \$100,000 benefit will be paid in full no matter which insured dies first. The surviving co-borrower may keep his or her \$100,000 benefit active. Joint Protection is especially important in these times when it often takes the combined income of two persons to meet mortgage payments. If both the borrower and the co-borrower earn income, this is, perhaps, the most sensible choice for you.

SEC. 4

*This applies except for [REDACTED]. *Based upon the loan interest rate and monthly mortgage payment at the time of loan.

All policies are underwritten by [REDACTED] Insurance Company, America's National Preferred Underwriter. [REDACTED] Level premium and term death benefit permanent life insurance policy, Plan A utilizes form [REDACTED] (a 20 year level premium and term death benefit permanent life insurance company form) and plan B utilizes form [REDACTED] (a 20 year level premium and term death benefit permanent life insurance company form). The death benefit under Plan C is [REDACTED] and under Plan B is [REDACTED].

HOW TO OBTAIN THIS COVERAGE

(1) CHOOSE: Select Plan A or Plan B or by checking the box on the bottom of page 1.

(2) FILL OUT:

For Plan A or B [REDACTED] fills out one of the enclosed applications answering all the questions (you may discard the second application).

For Plan C [REDACTED] and [REDACTED] each fill out one of the enclosed applications answering all the questions.

For Question 6A: Please indicate either Plan A (30 year) or Plan B. Please disregard Question 6D.

(3) SIGN:

For Plan A or B [REDACTED] signs next to the two red x's at the bottom of the application.

For Plan C [REDACTED] signs next to the two red x's at the bottom of his application and [REDACTED] signs next to the two red x's at the bottom of her application.

(4) RETURN: Return this letter and application(s) to us in the postage-paid envelope provided.

Please Note: If you select Plan B To help you qualify for the lowest cost possible, we are arranging a short paramedical examination at no cost to you. This can be done at your home or office. The exam is a simple one and will only take 10 to 15 minutes.

QUESTIONS & ANSWERS

Q: Who is USA Savings & Loan Insurance Services?

A: We are an insurance agency wholly owned by USA Savings & Loan. We were created so our customers would have the peace of mind knowing that the related mortgage insurance products they buy were carefully selected, scrutinized for price and quality, and will be serviced by us.

Q: Why should I buy this product?

A: Mortgage protection can be vital to the ongoing well-being of your family. Most people feel secure knowing that in the event of the income earner's death, the family will be relieved of a devastating financial burden.

NEED ADDITIONAL INSURANCE?

Would you like more information or a quotation on additional amounts of life insurance for yourself, your spouse or your children? Just call our toll-free line or fill in the following:

Name	Amount	Tobacco User	Birthday	Sex	Type of Life Insurance
[REDACTED]		ON	/ /	MF	Permanent Term
		ON	/ /	MF	Permanent Term

[REDACTED]
Call 1/800/876-6218

o If you have any questions. o Need more information.

o Need help with the enclosed forms.

SEC. 6

SEC. 7

SEC. 8



APPENDIX 1D

Key

<u>Type of Logic</u>	<u>Individualizations</u>
<input checked="" type="checkbox"/> Customer Information <input checked="" type="checkbox"/> Insurance Company Information <input checked="" type="checkbox"/> Existing Product/Account Information	16
<input type="radio"/> Word <input type="radio"/> Paragraph <input type="radio"/> Sentence	Unlimited
<input checked="" type="checkbox"/> Plan <input checked="" type="checkbox"/> Product <input checked="" type="checkbox"/> Amount of Coverage <input checked="" type="checkbox"/> Payment Mode <input checked="" type="checkbox"/> Underwriting	34
<input checked="" type="checkbox"/> Actual Individualized Pricing	46
Total Back Page Individualizations.....	96
Total Front & Back Individualizations	153

BACK OF SALES
COMMUNICATION



APPENDIX 2A

Page	3 of 3
Statement Date	
Primary Account	
Direct Inquiries To	

To: John/Mary		
From: Bank USA Insurance Agency, Inc.		
Re: A New Easy Way to Buy Low Cost Life Insurance		
<p>Did you know that as a customer of Bank USA, you now have a full service insurance agency dedicated to providing you with the insurance you want without any fuss, hassle, or pressure from a commissioned insurance agent.</p> <p>We are pleased and excited to present John and Mary with an outstanding insurance offering -- high quality term life insurance at a surprisingly affordable price.</p> <p>And, since Bank USA Insurance Agency wants to make it easy for both John and Mary to obtain this coverage, we add an additional convenience... your premiums can be deducted automatically from your checking account at our WILLISBURG BRANCH.</p> <p>John, please review your choices below, make your selections, and call (800) 000-0000 or fax this page to (800) 000-0000. That's all you do. We'll take it from there. You'll quickly see how Bank USA Insurance Agency makes buying life insurance a pleasant experience.</p>		
<i>Here are your Individually Calculated Monthly Prices</i>		
For John	For Mary	
<p>Death Benefit → \$100,000 \$150,000 \$200,000</p> <p>10 Year Guaranteed Term → \$30.00 \$30.00 \$30.00</p> <p>(If you use tobacco) \$40.00 \$40.00 \$40.00</p> <p>10 Year Guaranteed Term → \$30.00 \$30.00 \$30.00</p> <p>(If you use tobacco) \$40.00 \$40.00 \$40.00</p>	<p>Death Benefit → \$150,000 \$200,000 \$250,000</p> <p>10 Year Guaranteed Term → \$30.00 \$30.00 \$30.00</p> <p>(If you use tobacco) \$40.00 \$40.00 \$40.00</p> <p>10 Year Guaranteed Term → \$30.00 \$30.00 \$30.00</p> <p>(If you use tobacco) \$40.00 \$40.00 \$40.00</p>	
<i>Applying for this insurance is EASY!!</i>		
Call - 24 hrs. (800) 000-0000 <small>There is NEVER an obligation on your part</small>	Fax this Page (800) 000-0000 <small>No cover page necessary (see below)</small>	Branch Drop Off <small>Bring this page to your local branch office for processing your request below.</small>
<small>If Faxing or Branch Drop-Off, please check your request below and circle the amount choice you wish above.</small>		
<input type="checkbox"/> To apply for Coverage <input type="checkbox"/> For other quotes. <input type="checkbox"/> For more information. <input type="checkbox"/> For insurance for spouse.		
<small>Insurance products are offered through Bank USA Insurance Agency, Inc., a subsidiary of Bank USA Corporation. Insurance products are NOT insured by F.D.I.C., are NOT deposits or other obligations of any bank, and are NOT guaranteed by any bank. Insurance products referenced above are underwritten and issued by NEWCO Insurance Company, Inc. Rates shown are policy forces Target 10/15 or Standard non-tobacco or Target Select 10/15 or Low Preferred non-tobacco. Premium rates are based on Standard (applied for Target 10/15 and 20) and on Preferred (Target 20) or Target Select 10/15 and 20. Rates are based on John being Male age 30 and Mary being Female age 28. 123456789012</small>		
<small>The NEWCO™ Sales and Distribution System and Virtual Agent™ is protected by copyright and Patent Pending.</small>		
<small>This is a PIGGYBACK™ offer. Note the surprising number of individualizations, even on this basic initial offer alone. And, please also note the number of response choices NEWCO™ chose to provide each customer, the next two pages examine what goes into each individualized response letter.</small>		
<small>The NEWCO™ Sales Distribution and Delivery System is protected by copyright and is patent pending. PIGGYBACK™ technology is protected by copyright and is patent pending. © ICA Insurance Marketing, Inc. 1997 All Rights Reserved</small>		



APPENDIX 2B

BEHIND THE SCENES OF EACH NEWCOM™ SYSTEM OUTPUT

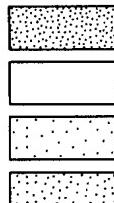
You have just seen a sample of NEWCOM™'S PIGGYBACK™ format and a sample response letter to a request for more information off the piggybacked offer. Now, just wait till you see the next three pages and find out what actually goes on behind the scenes of the three pages you have just looked at.

Both previous examples of NEWCOM™ system deliveries are repeated on the following pages but this time color-coded so you can see what the NEWCOM™ system actually does...behind the scenes. Under-stand that each color below represents a specific type of logic that NEWCOM™ employs.

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